

Fill in this information to identify the case:

Debtor 1 Genee Elizabeth Oliver

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of WA
(State)

Case number 18-40269-BDL

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US BANK TRUST NATIONAL ASSOCIATION, ET AL Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 2185 _____

Property address: 3308 S 76th St
Number Street

Tacoma, WA 98409
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01 / 01 / 2021
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____
MM / DD / YYYY

Debtor 1

Genee Elizabeth Oliver

First Name

Middle Name

Last Name

Case number (if known) 18-40269-BDL

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Michelle R. Ghidotti-Gonsalves
Signature

Date 12 / 24 / 2020

Print Michelle R. Ghidotti-Gonsalves
First Name Middle Name Last Name

Title Authorized Agent

Company Ghidotti Berger LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1920 Old Tustin Avenue
Number Street

Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

On December 24, 2020 I served the following documents described as:

- RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Genee Elizabeth Oliver
3308 S 76th St
Tacoma, WA 98409

Debtor's Counsel

Kelly M Wittner
Kent & Wittner PS
PO Box 65492
University Place, WA 98464

Chapter 13 Trustee

Michael G. Malaier
2122 Commerce Street
Tacoma, WA 98402

U.S. Trustee

United States Trustee
700 Stewart St Ste 5103
Seattle, WA 98101

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on December 24, 2020 at Santa Ana, California

/s/ Michaela S Rice
Michaela S Rice